

EXHIBIT A

CONN KAVANAUGH ROSENTHAL PEISCH & FORD, LLP

C O U N S E L O R S A T L A W

Ten Post Office Square, Boston, Massachusetts 02109

Tel: (617) 482-8200

Fax: (617) 482-6444

WRITER'S DIRECT DIAL: 617-348-8214
E-MAIL: CMCGRANE@CKRPF.COM

KURT B. FLIEGAUF
RONALD M. JACOBS
CAROL A. STARKEY
JENNIFER M. NORTON
SARA L. GOODMAN
MICHAEL R. BERNARDO
JACOB A. LABOVITZ
CARA A. FAUCI
JOHANNA L. MATLOFF
AMY C. STEWART
BETH NUZZO NEWMARK
SARAH E. WEBER

THOMAS E. PEISCH
BOB B. ROSENTHAL
JAMES F. KAVANAUGH, JR.
RUSSELL F. CONN
GEORGE M. FORD
JAMES B. PELOQUIN
BARRY E. GOLD
THOMAS J. GALLITANO
JAMES GRAY WAGNER
ERIN K. HIGGINS
STEVEN E. GURDIN
MICHAEL T. SULLIVAN
CONSTANCE M. MCGRANE

April 12, 2005

Stephen L. Raymond, Esq.
3 Washington Square, Suite 206
Haverhill, MA 01830

Re: Alice Kieft v. American Express Company, et al.

Dear Mr. Raymond:

We have received your settlement demand and your proposed scheduling order. In response, MetLife proposes that the matter be stayed and remanded to MetLife for a decision on Ms. Kieft's long-term disability claim, and her claim for waiver of life insurance premiums. Would you please contact me at your earliest convenience to discuss this proposal? It will, of course, affect any proposed scheduling order.

Very truly yours,



Constance M. McGrane

CMM/lm: 5182-031

Enclosures

cc: James F. Kavanaugh, Jr., Esq.